

**THE FREE PRESS JOURNAL**  
MUMBAI | WEDNESDAY | APRIL 20, 2016

11	LBMUM00001 016551	Mr. Mohammed Zainul Abedin Atif Hussain Syed & Mr. Talat Mohd. Z.	26/10/15	Rs.37,82,497.09/- as on 19/10/15	14/04/16	Flat No. 3, 1st Floor, Noor Mahal Co-operative Housing Ltd., Kolivery Village Rd, Kalina, Santacruz (E), Mumbai - 400 098 Maharashtra
12	LBMUM00000 394756	Mr. Vishnu Dadu Rankhambe & Mrs. Sharada Vishnu Rankhambe	28/02/12	Rs.2,25,527.76/- as on 28/02/12	14/04/16	Plot No.5-1, Flat No.5/A/03, Bldg. No.5, Nagari Nivara Parishad Bldg., Dindoshi, Malad (East), Mumbai - 400097
13	10068789900	Mr. Bhagwan Balaji Jadhav & Mrs. Mamta B. Jadhav	25/02/12	Rs.2,21,480.53/- as on 31/01/12	14/04/16	Flat No.8, 1st Floor, Sadguru Sadan, Survey No.21, Hissa No.2(Part), Plot No.6, Village Shirgaon (Kulgaon), Taluka Ambemath, Badlapur, Dist. Thane
14	30280557716	Mr. Sadanand Bhagwan Gosai & Mr. Suhashini S. Gosavi	24/11/15	Rs.5,64,468.57/- as on 17/11/15	14/04/16	Flat No. 6, 1st Floor, Sadguru Sadan, S. No. 32, Hissa No.02 (P), Plot No. 6, Ward No.11/29, Village Shirgaon, Badlapur (E), Dist. Thane 421503 Maharashtra
15	10856460969	Mr. Sanjay Janardan Jaikar	12/10/15	Rs.7,30,138.95/- as on 06/10/15	14/04/16	Flat No.7, 1st Floor, Sadguru Sadan, Near Sadguru Class, Vivekanad Nagar, Kulgaon, Plot No.6, S. No.32, Hissa No.2, Village Shirgaon, Badlapur (East), Dist. Thane 401105 Maharashtra
16	31024893224	Mr. Santosh Jagdish Singh	18/09/12	Rs.9,97,576.15/- as on 18/09/12	14/04/16	Flat No.11 & 12, 3rd floor, Vaishnavi Apartment, Aptewadi, Shirgaon, Badlapur (East), Dist. Thane -421503
17	LBMUM00000 393510	Mrs. Nilima Shardchandra Patil & Mr. Shardchandra Shamrao Patil	13/02/14	Rs.6,25,081.92/- as on 13/02/14	14/04/16	Flat No.1, Shriram Darshan, Ground Floor, Shani Nagar, Badlapur (West), Dist. Thane -421503 Maharashtra
18	LBMUM00001 425031	Mr. Narayan Shankar Bachke & Mrs. Hilda Narayan Bachke	27/11/15	Rs.12,52,247.19/- as on 08/11/15	14/04/16	Flat No.116, 4th Floor, Padmavati Apartment, Manjarli, Station Road, Badlapur (W), Dist. Thane 421504 Maharashtra
19	LBMUM00001 366940	Mr. Namdev Ramchandra Kamblil & Mrs. Nisha Namdev Kamblil	27/11/15	Rs.18,84,449.78/- as on 22/11/15	14/04/16	Flat No. 102, 1st Floor, Padmavati Apt., Manjarli Road, Manjarli Gaon, Badlapur (W), Tal- Ulhasnagar, Dist. Thane 421504 Maharashtra
20	LBMUM00001 245623	Mr. Rohidas Narayan Mokari & Mrs. Samruddhi Rohidas Mokari	27/11/15	Rs.30,23,632.00/- as on 22/11/15	14/04/16	Flat Nos.103/104, 1st Floor, Padmavati Apt, Manjarli Station Road, Badlapur (W), Dist. Thane 421504 Maharashtra
21	LBMUM00001 506705	Mr. Mahesh Ratilal Gujrathi & Mrs. Kashama Mahesh Gujrathi	13/02/14	Rs.10,07,863.29/- as on 13/02/14	14/04/16	Flat No.105, Padmavati Apartment, 1st Floor, Manjarli Station Road, Badlapur(w), Tal- Ulhasnagar, Dist. Thane 421504 Maharashtra
22	LBMUM00001 379851	Mr. Satyanivas Hari Pabarkar & Mrs. Ruta Satyanivas Pabarkar	27/11/15	Rs.28,67,786.73/- as on 08/11/15	14/04/16	Flat Nos. 9 & 10, 2nd Floor, Padmavati Apt, Manjarli, Station Road, Badlapur (W), Dist. Thane -421503, Maharashtra
23	LBMUM00001 021732	Mr. Suresh Shantaram Agre & Mrs. Swapna Suresh Agre	27/11/15	Rs.25,27,436.61/- as on 09/11/15	14/04/16	Flat No. 114 & 115, 3rd Floor, Padmavati Apt., Vill - Manjarli, Opp. Hanuman Mandir, Kulgaon, Badlapur (W), Dist. Thane 421503 Maharashtra
24	LBMUM00001 506704	Mr. Pravin Bhimrao Bachhav & Mrs. Sunita Pravin Bachhav	27/11/15	Rs.14,64,409.09/- as on 22/11/15	14/04/16	Flat No. 120, 4th Floor, Padmavati Apt, Manjarli Station Road, Badlapur (W), Dist. Thane, 421 504 Maharashtra
25	LBMUM00000 364308	Mr. Suresh Kumar Bambahadur Singh & Mr. Bambahadur Bhagirathi Singh	13/02/14	Rs.7,57,136.83/- as on 13/02/14	14/04/16	Flat No.101, 1st Floor, Saideep Apartment, A-wing, Hendrepada, Near Bharat College, New Satsang Vihar Mandir, Kulgaon, Badlapur (W), Thane 421103 Maharashtra



**GAMMON INDIA LIMITED**

CIN: L74999MH1922PLC000997  
Registered Office: 'Gammon House', Veer Savarkar Marg, Prabhadevi, Mumbai - 400025.  
Tel No: 91 - 22 - 6115 3000, Fax No: 91-22-2430 0221  
Email: secretarial@gammonindia.com, Website: www.gammonindia.com

**NOTICE TO MEMBERS**

Members of the Company are hereby informed that pursuant to Section 110 of the Companies Act, 2013 read with Rule 22 of the Companies (Management and Administration) Rules, 2014, the Company has on 19<sup>th</sup> April, 2016 completed the dispatch of the Postal Ballot Notice along with the Postal Ballot Form and self addressed, postage prepaid envelope for seeking members' consent for resolutions provided in the Postal Ballot notice dated 2<sup>nd</sup> April, 2016.

The Board of Directors of the Company has appointed Mr. V. V. Chakradeo of M/s V. V. Chakradeo & Co., Company Secretaries, Mumbai as the Scrutinizer for conducting the Postal Ballot in a fair and transparent manner. As required under Rule 20 and 22 of Companies (Management & Administration) Rules, 2014 and Regulation 44 of SEBI (Listing Obligations and Disclosure Requirements), Regulations, 2015, the Company has engaged the service of Central Depository Services (India) Limited ("CDSL") to provide electronic voting facility to the members of the Company.

Members have an option to vote either electronically or through physical Postal Ballot Form. The voting, both by physical or electronic mode, will commence on Wednesday, 20<sup>th</sup> April, 2016 (from 9.30 a.m.) and ends on Thursday, 19<sup>th</sup> May, 2016 (at 5.00 p.m.). The e-voting module shall be disabled by CDSL for voting thereafter. Shareholders voting by post may note that Postal Ballot Form(s) received after 19<sup>th</sup> May, 2016 (5.00 p.m.) will not be valid and voting whether by post or by electronic means shall not be allowed beyond the said date and time. Members who have not received Postal Ballot Forms may apply to the Company for duplicate Postal Ballot Form.

The voting right of the members shall be reckoned on the record date which is 8<sup>th</sup> April, 2016 and the Notice along with Postal Ballot Forms have been sent to all the members whose names appear in the Register of Members/Record of Depositories on that date. A person who is not a Member as on the record date should treat this Notice for information purpose only.

The result of the e-voting and voting through Postal Ballot shall be declared on 20<sup>th</sup> May, 2016 before 6.00 p.m. at the Registered Office of the Company. The aforementioned results shall also be intimated to the National Stock Exchange of India Limited and BSE Limited where the Company's shares are listed, placed on the website of the Company i.e. [www.gammonindia.com](http://www.gammonindia.com) and on website of CDSL viz [www.cdslindia.com](http://www.cdslindia.com)

In case members have any queries regarding receipt of Postal Ballot Notice or voting, they may address their queries to Ms. Gita Bade - Company Secretary at [gita.bade@gammonindia.com](mailto:gita.bade@gammonindia.com) or contact on **022-6115 3000**

By Order of the Board  
For Gammon India Limited  
Sd/-  
Gita Bade  
Company Secretary

Dated: 19<sup>th</sup> April, 2016  
Place: Mumbai

**गॅमन इंडिया लिमिटेड**

CIN: L74999MH1922PLC000997

एन०नॉन०कूत कार्यालय : गॅमन हाऊस, वीर सावरकर मार्ग, प्रभादेवी, मुंबई - ४०० ०२५.

दूरध्वनी: ९१-२२-६९१५३०००, फॅक्स: ९१-२२-२४३० ०२२९

ईमेल: secretarial@gammonindia.com, संकेतस्थळ: www.gammonindia.com

**सदस्यांसाठी सूचना**

सदस्यांना ह्याद्वारे कळविण्यात येत आहे की कंपनीने, कंपनी अधिनियम, २०१३, कलम ११० आणि कंपनी (व्यवस्थापन आणि प्रशासन) नियम, २०१४ च्या नियम २२ अन्वये कंपनीने, दिनांक १९ एप्रिल २०१६ रोजी सदस्यांकडे दिनांक २ एप्रिल २०१६ च्या डाक मतदानाच्या सूचनेमध्ये पुर्वलेल्या ठरावांसंबंधी मंजुरी मिळवण्याच्या उद्देशाने डाक मतदानाची सूचना, सोबत डाक मतपत्रिका प्रपत्र आणि स्वतःचा पत्ता लिहिलेला प्रीपेड एन्वेलप यांची पाठवणी पूर्ण केली आहे.

कंपनीच्या संचालक मंडळाने मे. व्ही व्ही चक्रदेव अँड कं. कंपनी सेक्रेटरीज, मुंबईच्या श्री. व्ही. व्ही. चक्रदेव यांची डाक मतदान न्याय्य आणि पारदर्शी पद्धतीने पार पाडण्यासाठी परिनिरीक्षक म्हणून नियुक्ती केली आहे. कंपनी (व्यवस्थापन आणि प्रशासन) अधिनियम, २०१४ च्या नियम २० व २२ अन्वये आणि सेबी (सूचीकरण बंधने आणि प्रकटन आवश्यकता), नियमावली, २०१५ अन्वये आवश्यक असल्यानुसार, कंपनीच्या सदस्यांना इलेक्ट्रॉनिक मतदानाची सुविधा पुर्ववण्यासाठी कंपनीने सेंट्रल डिपॉझिटरी सर्व्हिसेस (इंडिया) लिमिटेड (सीडीएसएल) यांची सेवा घेतली आहे.

सदस्यांकडे इलेक्ट्रॉनिकरीत्या किंवा भौतिक डाक मतपत्रिका प्रपत्राद्वारे मतदान करण्याचा पर्याय आहे. भौतिक किंवा इलेक्ट्रॉनिक, दोन्ही मार्ग होणारे मतदान बुधवार दिनांक २० एप्रिल २०१६ रोजी (सकाळी ९.३० पासून) सुरु झाले आहे आणि गुरुवार दिनांक १९ मे २०१६ (संध्याकाळी ५.०० वाजता) संपेल. त्यानंतर सीडीएसएलद्वारे ई-मतदानाचे मॉड्युल बंद केले जाते. टपालाद्वारे मतदान करणाऱ्या भागधारकांनी नोंद घ्यावी की १९ मे २०१६ (संध्याकाळी ५.००) नंतर आलेली डाक मतपत्रिका प्रपत्रे वैध नसतील आणि विहित दिनांक आणि वेळापत्रिकेतील टपाल किंवा इलेक्ट्रॉनिक पद्धतीने करण्यात आलेले मतदान गणले जाणार नाही. डाक मतपत्रिका प्रपत्र न मिळालेल्या सदस्यांनी डाक मतपत्रिका प्रपत्राच्या डुप्लिकेट प्रतीसाठी कंपनीकडे अर्ज करावा.

सदस्यांचा मतदानाचा हक्क नोंदणी दिनांकाच्या दिवशी, जो ८ एप्रिल २०१६ आहे, गणला जाईल आणि त्या दिवशी सदस्यांच्या नोंदवहीत/डिपॉझिटरीजच्या नोंदीत नाव येणाऱ्या सर्व सदस्यांना सूचना डाक मपत्रिका प्रपत्रे पाठवण्यात आली आहेत. नोंदणी दिनांकानुसार सदस्य नसलेल्या व्यक्तीने ही सूचना केवळ माहितीच्या हेतुकरिता असल्याचे गृहित धरावे.

ई-मतदानाचा आणि डाक मतपत्रिकेद्वारे करण्यात येणाऱ्या मतदानाचा निकाल २० मे २०१६ रोजी संध्याकाळी ६.०० च्या आधी कंपनीच्या नोंदणीकृत कार्यालयामध्ये घोषित करण्यात येईल. वर उल्लेखलेले निकाल नॅशनल स्टॉक एक्सचेंज ऑफ इंडिया लिमिटेड आणि बीएसई लिमिटेड यांना कळविण्यात येतील जिथे कंपनीचे भाग सूचित केलेले आहेत. कंपनीच्या संकेतस्थळावर म्हणजेच [www.gammonindia.com](http://www.gammonindia.com) वर आणि सीडीएसएलच्या संकेतस्थळावर म्हणजेच [www.cdslindia.com](http://www.cdslindia.com) वर ठेवण्यात येतील.

सदस्यांना डाक मतदानाच्या सूचनेसंबंधी किंवा मतदानासंबंधी कोणतेही प्रश्न असल्यास, त्यांनी त्यांचे प्रश्न श्रीमती गीता बडे - कंपनी अधिसचिव यांना उल्लेखून [gita.bade@gammonindia.com](mailto:gita.bade@gammonindia.com) वर कळवावेत किंवा ०२२-६९१५३००० वर संपर्क साधावा.

**संचालक मंडळाच्या आदेशानुसार**  
**गॅमन इंडिया लिमिटेड साठी**  
**सही/-**  
**गीता बडे**  
**कंपनी अधिसचिव**

दिनांक : १९ एप्रिल २०१६  
स्थळ : मुंबई

2. Other income	750.60	580.23	2,088.92	1,502.56
3. Total Income (1+2)	15,968.44	11,549.00	30,054.52	21,522.70
4. Interest Expended	10,084.38	7,577.86	18,798.05	13,860.39
5. Operating Expenses	2,178.52	1,848.44	4,023.78	3,479.91
(a) Employees Cost	999.66	762.69	1,748.34	1,407.91
(b) Advertisement & Sales Promotion Expenses	170.67	178.56	302.05	266.96
(c) Outsourcing Charges	421.01	347.25	821.59	696.33
(d) Professional Fees	130.40	89.72	278.34	237.62
(e) Other Operating Expenses	456.78	470.22	873.47	826.06
6. Total Expenditure (4+5) excluding provisions and contingencies	12,262.90	9,426.30	22,821.84	17,340.30
7. Operating Profit before Provisions and Contingencies (3-6)	3,705.54	2,122.70	7,232.68	4,182.40
8. Provisions (other than tax) and Contingencies	143.02	30.08	346.25	132.67
9. Exceptional Items				
10. Profit from Ordinary Activities before tax (7-8-9)	3,562.52	2,092.62	6,886.43	4,049.73
11. Tax expense	1,240.00	708.00	2,380.00	1,270.00
12. Net Profit from Ordinary Activities after tax (10-11)	2,322.52	1,384.62	4,506.43	2,779.73
13. Extraordinary items (net of tax expense)				
14. Net Profit for the period (12-13)	2,322.52	1,384.62	4,506.43	2,779.73
15. Paid-up Equity Share Capital (Face Value of the Share ₹ 10 Each)	5,374.20	5,374.20	5,374.20	5,374.20
16. Reserves excluding Revaluation Reserves as at March 31	7,893.89	3,388.27	7,893.89	3,388.27
17. Analytical Ratios				
(a) Capital Adequacy Ratio	17.72%	17.51%	17.72%	17.51%
(b) Earnings Per Share (EPS) (Not Annualised)				
- Basic	4.32	2.57	8.38	5.17
- Diluted	2.14	1.28	4.14	2.56
18. NPA Ratios				
(a) Gross NPA	133.86	92.61	133.86	92.61
(b) Net NPA	73.35	68.60	73.35	68.60
(c) % of Gross NPA	0.05%	0.05%	0.05%	0.05%
(d) % of Net NPA	0.03%	0.04%	0.03%	0.04%
(e) Return on Assets (Not Annualised)	1.04%	0.87%	2.13%	1.87%
19. Additional Information under Regulation 52(4)				
(a) Asset Cover Ratio #	2.98	N.A.	2.98	N.A.
(b) Debt Equity Ratio	11.22	10.11	11.22	10.11
(c) Networth	19,963.55	15,457.42	19,963.55	15,457.42
(d) Debenture Redemption Reserve*	Nil	Nil	Nil	Nil

\* Asset Cover Ratio is calculated by considering Secured Non-Convertible Debentures which were issued during the Financial Year 2015-16.  
\* For NBFC's registered with the RBI under section 45-IA of the RBI (Amendment) Act, 1997, no Debenture Redemption Reserve is required to be created in the case of privately placed debentures.

**Notes**

- Return on Assets have been computed as percentage of profit after tax to the average assets during the year.
- The Company has made an additional standard asset provision of ₹ 123.16 lakhs for year ended March 31, 2016. As specified in RBI circular No. DNBR (PD) CC. No. 043/03.10.119/2015-16 dated July 01, 2015, the company has made provision @ 0.30% of the standard assets as compared to the provision made @ 0.25% of the standard assets during last year.
- During the year, the Company has changed its NPA provisioning policy pursuant to which loans outstanding for a period exceeding 150 days are classified as non-performing assets. There is no material impact on the results on account of this change.
- The figures for the half year ended March 31, 2016 and March 31, 2015 represents the difference between the audited figures in respect of the full financial years and the published figures for the half year ended September 30, 2015 and September 30, 2014 respectively.
- The above results have been reviewed by the Audit Committee and approved by the Board of Directors at the meeting held on April 18, 2016.
- Previous period's/year's figures have been regrouped/reclassified wherever necessary to correspond with the current year's classification/disclosure.
- Information as required by Regulation 52(4) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 on Credit Rating, previous and next due date for payment of interest / principal is as below: (There has been no change in the Credit Rating)

Name of Debt Instruments	ISIN & Scrip Code	Credit Rating	Previous Due Date for Payment of Interest & Principal	Next Due Date for Payment of Interest & Principal
11.75% Unsecured Perpetual Debt Instruments	INE539K08112, 950446	CARE AA & ICRA AA	Interest - 09/07/2015 (Paid) & Principal-N.A.	Interest - 09/07/2016 & Principal - Perpetual
10.50% Unsecured Perpetual Debt Instruments	INE539K08120, 951612	CARE AA & ICRA AA	Interest - 27/01/2016 (Paid) & Principal-N.A.	Interest - 27/01/2017 & Principal - Perpetual
10.50% Unsecured Perpetual Debt Instruments	INE539K08138, 952267	CARE AA & ICRA AA	Interest & Principal - N.A.	Interest - 17/06/2016 & Principal - Perpetual
8.99% Secured Non-Convertible Debentures	INE539K07015, 952514	CARE AA+ & CRISIL AA+	Interest & Principal - N.A.	Interest - 08/08/2016 & Principal - 07/08/2017
9.30% Unsecured Subordinated Tier II Non-Convertible Debentures	INE539K08146, 952850	CARE AA+ & CRISIL AA+	Interest & Principal - N.A.	Interest - 10/10/2016 & Principal - 09/10/2025
9.00% Secured Non-Convertible Debentures	INE539K07023, 953505	CRISIL AA+	Interest & Principal - N.A.	Interest - 27/02/2017 & Principal - 26/02/2019

For and on behalf of Board of Directors  
Credita Financial Services Private Limited  
sd/-  
Managing Director & CEO

Place: Mumbai  
Date: April 18, 2016